

5. Huidige waarde van een lijfrente van 1 euro per jaar met maandelijkse betalingen**Beschrijving**

Met deze tabel kunt u een maandelijkse lijfrente omzetten in een kapitaal. De omzettingscoëfficiënten zijn berekend overeenkomstig de actuariële methode, d.w.z. ervan uitgaand dat de betaling van de verschillende uitkeringen afhankelijk is van de sterftekansen van de rentenier.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterftetafels, anticiperen de prospectieve sterftetafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotiënten van elke generatie in het verleden. Deze tafels zijn dus generatietafels.

Gebruiksaanwijzing

1. Keuze van de rij : bepaal de leeftijd (in aantal jaren) van de rentenier.
2. Keuze van de kolom = bepaal de nettorentevoet waartegen het kapitaal zal kunnen worden belegd
3. Vermenigvuldig de coëfficiënt met het bedrag van de rente.

Mannen							Vrouwen						
Huidige waarde van een jaarrente te betalen met 1/12 per maand													
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd												Leeftijd
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	68,553	61,040	56,680	47,618	40,607	30,738	70,087	62,246	57,709	48,313	41,081	30,964	0
1	67,922	60,549	56,265	47,345	40,427	30,660	69,461	61,763	57,302	48,049	40,908	30,891	1
2	67,266	60,036	55,829	47,054	40,231	30,570	68,812	61,259	56,876	47,768	40,722	30,807	2
3	66,602	59,515	55,385	46,754	40,028	30,474	68,160	60,751	56,446	47,482	40,531	30,721	3
4	65,933	58,987	54,934	46,449	39,820	30,375	67,502	60,236	56,008	47,189	40,334	30,630	4
5	65,260	58,455	54,479	46,139	39,607	30,273	66,839	59,716	55,565	46,892	40,133	30,536	5
6	64,582	57,918	54,018	45,823	39,390	30,168	66,172	59,191	55,118	46,589	39,927	30,440	6
7	63,900	57,375	53,552	45,502	39,167	30,058	65,502	58,662	54,665	46,282	39,718	30,340	7
8	63,214	56,828	53,080	45,176	38,940	29,945	64,828	58,129	54,208	45,970	39,503	30,237	8
9	62,523	56,275	52,603	44,844	38,707	29,829	64,150	57,590	53,746	45,653	39,285	30,131	9
10	61,829	55,717	52,120	44,507	38,470	29,708	63,468	57,047	53,278	45,331	39,061	30,021	10
11	61,130	55,155	51,633	44,164	38,227	29,584	62,782	56,499	52,806	45,004	38,833	29,908	11
12	60,429	54,589	51,141	43,817	37,981	29,457	62,093	55,947	52,329	44,672	38,601	29,792	12
13	59,724	54,017	50,644	43,464	37,728	29,325	61,401	55,391	51,848	44,335	38,363	29,672	13
14	59,015	53,441	50,142	43,106	37,471	29,189	60,705	54,830	51,361	43,993	38,122	29,548	14
15	58,303	52,861	49,635	42,743	37,209	29,050	60,007	54,266	50,871	43,647	37,876	29,422	15
16	57,589	52,278	49,124	42,375	36,943	28,907	59,307	53,698	50,377	43,296	37,626	29,292	16
17	56,873	51,691	48,610	42,003	36,672	28,761	58,604	53,126	49,879	42,941	37,371	29,159	17
18	56,157	51,102	48,093	41,628	36,398	28,611	57,898	52,551	49,376	42,581	37,112	29,022	18
19	55,439	50,511	47,573	41,250	36,121	28,459	57,189	51,971	48,869	42,216	36,848	28,881	19
20	54,721	49,918	47,050	40,867	35,839	28,304	56,477	51,387	48,356	41,846	36,579	28,737	20
21	54,000	49,322	46,524	40,480	35,553	28,145	55,761	50,798	47,839	41,470	36,304	28,588	21
22	53,277	48,721	45,992	40,088	35,262	27,981	55,041	50,205	47,316	41,088	36,024	28,434	22
23	52,550	48,115	45,455	39,689	34,965	27,813	54,318	49,606	46,788	40,701	35,738	28,276	23
24	51,818	47,504	44,913	39,284	34,661	27,639	53,590	49,002	46,254	40,307	35,446	28,113	24
25	51,082	46,888	44,364	38,874	34,351	27,460	52,858	48,393	45,715	39,908	35,149	27,945	25
26	50,345	46,268	43,812	38,458	34,037	27,277	52,123	47,779	45,170	39,501	34,844	27,771	26
27	49,604	45,644	43,255	38,037	33,716	27,089	51,383	47,159	44,619	39,089	34,534	27,593	27
28	48,860	45,015	42,692	37,609	33,390	26,895	50,639	46,535	44,062	38,671	34,218	27,409	28
29	48,112	44,381	42,124	37,175	33,057	26,695	49,893	45,907	43,502	38,247	33,896	27,220	29
30	47,360	43,741	41,549	36,734	32,717	26,490	49,144	45,274	42,935	37,817	33,568	27,026	30
31	46,603	43,096	40,968	36,286	32,369	26,278	48,391	44,636	42,364	37,381	33,234	26,827	31
32	45,842	42,445	40,382	35,832	32,015	26,060	47,634	43,993	41,786	36,938	32,892	26,621	32
33	45,077	41,789	39,789	35,370	31,654	25,835	46,873	43,344	41,203	36,489	32,544	26,409	33
34	44,308	41,128	39,190	34,901	31,286	25,604	46,109	42,691	40,614	36,032	32,189	26,191	34
35	43,534	40,460	38,584	34,425	30,909	25,365	45,341	42,032	40,019	35,570	31,828	25,966	35
36	42,757	39,788	37,974	33,943	30,526	25,120	44,571	41,370	39,420	35,102	31,460	25,736	36
37	41,977	39,111	37,358	33,454	30,136	24,869	43,798	40,704	38,816	34,628	31,087	25,500	37
38	41,193	38,428	36,734	32,957	29,738	24,609	43,022	40,034	38,207	34,147	30,706	25,258	38
39	40,404	37,740	36,105	32,452	29,332	24,342	42,244	39,358	37,592	33,660	30,318	25,008	39
40	39,612	37,047	35,471	31,941	28,919	24,068	41,463	38,680	36,974	33,168	29,924	24,753	40
41	38,816	36,348	34,829	31,422	28,497	23,785	40,680	37,997	36,350	32,668	29,523	24,491	41
42	38,016	35,644	34,182	30,896	28,068	23,495	39,892	37,308	35,719	32,162	29,114	24,221	42
43	37,215	34,936	33,530	30,364	27,631	23,198	39,103	36,616	35,085	31,649	28,699	23,944	43
44	36,412	34,226	32,874	29,826	27,188	22,894	38,313	35,921	34,447	31,132	28,277	23,661	44
45	35,606	33,510	32,213	29,282	26,738	22,582	37,522	35,224	33,805	30,609	27,850	23,371	45
46	34,796	32,789	31,546	28,729	26,279	22,261	36,730	34,524	33,160	30,082	27,417	23,076	46
47	33,982	32,063	30,872	28,169	25,811	21,931	35,938	33,822	32,512	29,550	26,978	22,774	47
48	33,166	31,332	30,192	27,601	25,335	21,592	35,146	33,118	31,860	29,012	26,533	22,465	48
49	32,348	30,598	29,509	27,028	24,852	21,245	34,352	32,411	31,205	28,469	26,081	22,149	49
50	31,530	29,862	28,822	26,449	24,363	20,891	33,558	31,701	30,546	27,921	25,623	21,827	50

5. Huidige waarde van een lijfrente van 1 euro per jaar met maandelijkse betalingen

Beschrijving

Gebruiksaanwijzing

- | Mannen | | | | | | | Vrouwen | | | | | | |
|--|--|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|----------|
| Huidige waarde van een jaarrente te betalen met 1/12 per maand | | | | | | | | | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | | Leeftijd |
| | 0,5% | 0,8% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 0,8% | 1,0% | 1,5% | 2,0% | 3,0% | |
| 51 | 30,711 | 29,123 | 28,131 | 25,865 | 23,866 | 20,530 | 32,762 | 30,988 | 29,883 | 27,367 | 25,159 | 21,496 | 51 |
| 52 | 29,892 | 28,382 | 27,437 | 25,275 | 23,364 | 20,160 | 31,966 | 30,274 | 29,218 | 26,808 | 24,689 | 21,160 | 52 |
| 53 | 29,073 | 27,639 | 26,741 | 24,681 | 22,855 | 19,783 | 31,171 | 29,558 | 28,550 | 26,246 | 24,213 | 20,816 | 53 |
| 54 | 28,255 | 26,895 | 26,042 | 24,082 | 22,340 | 19,399 | 30,375 | 28,839 | 27,878 | 25,677 | 23,730 | 20,465 | 54 |
| 55 | 27,437 | 26,150 | 25,341 | 23,479 | 21,819 | 19,008 | 29,577 | 28,117 | 27,202 | 25,102 | 23,240 | 20,106 | 55 |
| 56 | 26,623 | 25,405 | 24,640 | 22,873 | 21,294 | 18,610 | 28,778 | 27,392 | 26,522 | 24,522 | 22,744 | 19,739 | 56 |
| 57 | 25,812 | 24,662 | 23,939 | 22,265 | 20,766 | 18,207 | 27,981 | 26,666 | 25,841 | 23,938 | 22,242 | 19,365 | 57 |
| 58 | 25,001 | 23,918 | 23,234 | 21,652 | 20,231 | 17,795 | 27,183 | 25,939 | 25,156 | 23,349 | 21,733 | 18,983 | 58 |
| 59 | 24,192 | 23,172 | 22,529 | 21,035 | 19,690 | 17,376 | 26,384 | 25,208 | 24,467 | 22,754 | 21,217 | 18,593 | 59 |
| 60 | 23,388 | 22,431 | 21,825 | 20,418 | 19,147 | 16,953 | 25,584 | 24,474 | 23,775 | 22,152 | 20,694 | 18,194 | 60 |
| 61 | 22,588 | 21,691 | 21,123 | 19,799 | 18,600 | 16,524 | 24,785 | 23,740 | 23,080 | 21,547 | 20,166 | 17,788 | 61 |
| 62 | 21,792 | 20,952 | 20,420 | 19,178 | 18,050 | 16,088 | 23,990 | 23,007 | 22,386 | 20,940 | 19,634 | 17,376 | 62 |
| 63 | 20,998 | 20,215 | 19,717 | 18,553 | 17,494 | 15,645 | 23,195 | 22,274 | 21,690 | 20,329 | 19,096 | 16,957 | 63 |
| 64 | 20,210 | 19,480 | 19,016 | 17,928 | 16,936 | 15,197 | 22,400 | 21,537 | 20,990 | 19,711 | 18,550 | 16,528 | 64 |
| 65 | 19,428 | 18,749 | 18,318 | 17,304 | 16,376 | 14,745 | 21,603 | 20,797 | 20,285 | 19,087 | 17,996 | 16,089 | 65 |
| 66 | 18,652 | 18,023 | 17,622 | 16,679 | 15,814 | 14,287 | 20,804 | 20,053 | 19,576 | 18,456 | 17,433 | 15,639 | 66 |
| 67 | 17,880 | 17,298 | 16,927 | 16,053 | 15,248 | 13,823 | 20,005 | 19,308 | 18,864 | 17,820 | 16,864 | 15,180 | 67 |
| 68 | 17,112 | 16,576 | 16,234 | 15,425 | 14,679 | 13,352 | 19,208 | 18,562 | 18,150 | 17,179 | 16,288 | 14,713 | 68 |
| 69 | 16,353 | 15,860 | 15,545 | 14,799 | 14,109 | 12,877 | 18,412 | 17,815 | 17,434 | 16,534 | 15,706 | 14,236 | 69 |
| 70 | 15,601 | 15,150 | 14,861 | 14,175 | 13,539 | 12,399 | 17,620 | 17,070 | 16,718 | 15,887 | 15,119 | 13,752 | 70 |
| 71 | 14,855 | 14,442 | 14,177 | 13,549 | 12,964 | 11,913 | 16,831 | 16,326 | 16,002 | 15,237 | 14,527 | 13,260 | 71 |
| 72 | 14,116 | 13,740 | 13,499 | 12,925 | 12,389 | 11,423 | 16,046 | 15,583 | 15,287 | 14,584 | 13,931 | 12,760 | 72 |
| 73 | 13,390 | 13,049 | 12,829 | 12,307 | 11,818 | 10,933 | 15,265 | 14,844 | 14,573 | 13,929 | 13,331 | 12,252 | 73 |
| 74 | 12,676 | 12,368 | 12,169 | 11,695 | 11,251 | 10,443 | 14,491 | 14,108 | 13,862 | 13,275 | 12,728 | 11,739 | 74 |
| 75 | 11,975 | 11,697 | 11,518 | 11,089 | 10,686 | 9,952 | 13,724 | 13,378 | 13,154 | 12,622 | 12,124 | 11,220 | 75 |
| 76 | 11,288 | 11,038 | 10,877 | 10,491 | 10,127 | 9,462 | 12,965 | 12,653 | 12,451 | 11,969 | 11,518 | 10,695 | |